prohibit redlining. By placing a prohibition on redlining in statute, we will be sending a clear message that we are opposed to discrimination in lending in all forms, whether based on an individual's race, gender, age, sex, or makeup of neighborhood where the individual lives or works.

This will also clarify that the method chosen to enforce our antidiscrimination laws is clear and resides in the fair housing and lending laws. No longer will regulators be forced to confront laws to attempt to address problems that the laws are inadequate for the purpose.

Third, the Credit Opportunity Amendment Act adds two criteria to the current use of the disparate impact theory. First, is requires regulators show actual proof that the lender discriminated and that the discrimination caused harm to the victim. Second, this legislation requires the party bringing suit to prove the lender intended to discriminate when making its lending criteria.

Finally, by designating a lead regulator to enforce our fair lending and community reinvestment statutes, we will have more even-handed enforcement of these laws. In turn, banks will be in a better position to know how to comply with them. Currently, confusion is the most prevailing reaction to the enforcement of CRA over the last 15 yeas and fair lending more recently.

The current bill makes substantial reforms to CRA which I strongly support. By enacting this legislation, we make a bold step to eliminate credit allocations in the guise of CRA and rationalize our regulation of the banking industry. At the same time, we make it absolutely clear that redlining is unacceptable and is against the law. Therefore, Mr. Speaker, I urge my colleagues to support my legislation in the 106th Congress.

TRIBUTE TO RALPH AND ROSE HITTMAN

HON. JOSÉ E. SERRANO

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 6, 1999

Mr. SERRANO. Mr. Speaker, I rise today to pay tribute to the First Couple of Boys Brotherhood Republic, Ralph and Rose Hittman, two outstanding individuals who have dedicated their lives to public service. They will be honored on January 9 by parents, family, friends, and professionals for their outstanding contributions to the community. I have known them personally for many years, and I am very familiar with their background, experience, character, and personality. They are two people of enormous commitment.

An active citizen and police captain at the Boys Brotherhood Republic (BBR) in the 1930s, Ralph Hittman grew up on East Sixth Street just west of the present-day BBR ''City Hall'' at Avenue D. While a BBR citizen, Ralph was introduced to Rose Bader, whose parents owned a candy store just a block away, at a Dance at the Christodora's House by Rose's cousin, who was also a BBR boy. They married in December 1939.

Mr. Speaker, during World War II, Mr. Hittman served as a noncommissioned officer in the Marine Corps, and both before and after the war he was associated with a West Seventeenth Street paper company, initially as sales manager then general manager.

Between 1954 and 1955 when the self-governing nature of the BBR had been all but lost and less than a hundred citizens frequented the ''City Hall'' building, then at 290 East Third Street, Ralph took on the responsibility of unpaid supervisor, working late afternoons and nights while still at the paper company. With the help and support of Rose (who took on administrative and bookkeeping duties during the daytime), the couple paid off some long overdue vendor bills, and began the task of steering the organization out of debt.

Rose was born on the Lower East Side, and she attended public School 131, Junior High School 188 and graduated from Washington Irving High School at age 15. She received many honors while in school and the one she is most proud of is the citywide arithmetic medal which she won at J.H.S. 188. However, for financial reasons, it was impossible for her to attend college. She went to work as a switchboard operator and bookkeeper to help support her family.

Ralph Hittman has had a lifelong affiliation with Boys Brotherhood Republic of New York, having participated in its programs as a boy. During his forty-three years as executive director, Mr. Hittman oversaw the relocation and reorganization of Camp Wabenaki, the planning and construction of a new BBR City Hall at 888 East Sixth Street, and the expansion of program services. Rose Hittman had a critical role in each of these accomplishments. Since 1956, the Hittmans have lived on-site with the children at Camp Wabenaki during the summer months.

Over the years, Ralph and Rose Hittman have guided and nurtured tens of thousands of youngsters on the Lower East Side. This is ultimately the highest testament to their unsurpassed efforts.

Ralph and Rose Hittman are the proud parents of three sons, Michael, Jeffrey, and Stephen.

Mr. Speaker, I ask my colleagues to join me in commending and congratulating Ralph and Rose Hittman for their outstanding contributions to the community and in wishing them continued success.

COMMUNITY REINVESTMENT IMPROVEMENT ACT

HON. BILL McCOLLUM

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 6, 1999

Mr. McCOLLUM. Mr. Speaker, today I rise to reintroduce the Community Revinestment Improvement Act of 1999.

The original purpose of CRA was to encourage banks to loan into the communities in which they maintained deposit taking facilities. The enforcement mechanism chosen was to have CRA performance taken into account when regulators were deciding on applications by the banks. When CRA passed in 1977, the Senate report stated that no new paperwork would be required under the new law. It was believed that examiners had all the information they needed on hand from call reports and their examination reports to enforce CRA. This is not the case. Instead of relying on existing information, regulators have created expansive new reporting requirements resulting in mounds of additional paperwork and many wasted hours that could have been used to serve the community.

This paperwork and regulatory burden can create even larger problems for smaller banks which cannot absorb the costs of compliance without passing them on to consumers. This bill is geared to reduce the cost of credit to consumers by allowing smaller banks with a track record of reinvesting in their communities to be released from some of the regulatory red tape.

If a bank with assets under $500,000,000 is not in violation of section 701(a) of the Equal Credit Opportunity Act and has not received a rating of ''needs to improve'' or ''substantial noncompliance'' in its most recent evaluation, the bank would undergo a modified CRA evaluation. The bank would need to maintain internal policies to help meet the needs of its local community consistent with the safe and sound operation of a bank and make a record of its reinvestment efforts available for public inspection. The appropriate regulator, when checking for CRA compliance, would then use existing business documents for its review.

The bill would exempt small town banks of less then $100,000 from CRA evaluation altogether since, in order to survive, such banks have to meet the credit needs of their communities without government bureaucracy involvement.

Finally, the bill would specify that a bank shall not have an application to a regulator denied if such bank has received an ''outstanding'' or ''satisfactory'' rating within the past 24 months unless the bank's compliance has materially deteriorated since such evaluation.

Mr. Speaker, I believe this is a prudent step in reducing unnecessary government bureaucracy. Furthermore, by reducing the cost federal regulation, we can help lower the cost of credit to consumers. It is my hope that my colleagues will support this reform.

RETIREE VISA ACT OF 1999

HON. BILL McCOLLUM

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 6, 1999

Mr. McCOLLUM. Mr. Speaker, today I am introducing legislation to create a 4-year non-immigrant visa to allow various people to spend some of their retirement years in the United States. This legislation is meant to make it easier for individuals who already enjoy the ability to spend time in the U.S. to have a 4-year non-immigrant visa to allow them to spend larger periods of time here.

Currently, Canadians may stay continuously in the United States for 6 months each year without a passport or visa. Visitors from countries participating in the Visa Waiver Pilot Program (VWPP) can stay in the U.S. continuously for a 90-day period without a visa. Since this visa is only intended for retirees, applicants would have to be at least 55 years of age to qualify.

The fact that these individuals can, in some ways, already spend some of their retirement in the U.S. reinforces the fact that this legislation is merely meant to reduce some of the procedural hurdles which currently deter foreign retirees from spending additional time here. For example, many German citizens use the Visa Waiver Pilot Program to come to

Florida for 90 days at a time. Many of these individuals would like to spend more than 90 days in the U.S. but are scrupulous about not overstaying their visit. These foreign retirees leave the U.S. within 90 days, spend some time in their country and then come back to the United States for another 90 days. Many of these individuals may end up spending a large amount of time in the U.S. using the VWPP but they can do so only by constantly going back and forth from their country to the United States. Of course, foreign citizens also use the B–2 visitors visa to spend time for pleasure in the U.S. Again, the use of the B–2 visa requires the holder to return to their home after a relatively short period of time before coming back to the U.S.

The 4-year visa period proposed in the legislation is intended to reduce the need for foreign retirees to frequently travel back and forth from the U.S. to their home country in order to comply with U.S. immigration requirements. At the same time, a 4-year period would ensure that retirees making use of this visa do go home periodically to renew their status by demonstrating that they meet the requirements outlined in this proposal, such as residence in a foreign country which the alien has no intention of abandoning. The visa would be renewable as long as the application was filed from the retiree's country of citizenship.

Mr. Speaker, there are clearly important practical and policy distinctions between long-term nonimmigrants and permanent residents holding green cards. This legislation does not aim to change that. For example, an important distinction between these nonimmigrant foreign retirees and permanent residents is that the amount of time they spend in the United States would not accrue for naturalization purposes. Also, a green card confers important benefits on permanent residents, such as the ability to engage in employment or receive government aid, which would not be available to a nonimmigrant under this legislation. This bill would not provide work authorization or eligibility for any Federal means-tested programs. Instead, these nonimmigrants would be required to own a residence in the United States, maintain health coverage, and receive income at least twice the Federal poverty level.

In its simplest terms, this visa would serve as a much needed mechanism in which foreign retirees would have the opportunity to comfortably reside in the United States. Let me give you an example of how this will work by using August and Gerda Welz as an example. August and Gerda Welz have spent more than $380,000 in the United States since taking up a residence in Palm Coast, Florida three years ago. Native Germans, the Welz's saw Florida as an ideal place to spend their retirement years, with its pleasant climate and sound economy. They own a home, pay taxes and volunteer in the community. Couples, such as the Welz's, represent the growing number of foreign retirees who wish to stay for an extended period of time in the United States.

Mr. Speaker, by simplifying the process for this unique group of retirees, this legislation would provide new and exciting opportunities for foreign retirees—a practice that would benefit all parties involved. There is no reason to discourage such individuals from spending some of their retirement years in the U.S., contributing to the economy and enhancing our communities.

I urge my colleagues to support this proposal.

REFORMING PRESIDENTIAL DEBATES

HON. BILL McCOLLUM

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 6, 1999

Mr. MCCOLLUM. Mr. Speaker, today I am introducing the Presidential Debate Reform Act. The situation surrounding the 1996 Presidential election has highlighted some flaws in our current method for selecting a President and Vice President of the United States of America. One critical flaw involves the way Presidential debates are scheduled.

My legislation would create the framework for deciding the participants and structure of Presidential debates. This framework would include a commission of three people nominated by the President. The President would nominate one person from a list submitted by the Republican National Committee, one person from a list submitted by the Democratic National Committee, and one person who is unaffiliated submitted jointly by the RNC and the DNC. These commissioners would then schedule several debates.

One such debate would be optional and include any Presidential candidate who is on the ballot in 50 states or polls at 5 percent in popular polls among likely voters. This could include major party candidates, although it would provide a forum for lesser known candidates to express their views.

The commission would then establish debates for Vice Presidential and Presidential candidates of the two major parties and anyone polling over 5 percent in polls taken after the optional debate. The penalty for a candidate choosing not to participate in the debates would be a reduction in the amount of Federal funds that candidate's party will receive to run the next convention. The reduction would be equal to the fraction of ''mandatory'' debates missed. I cannot imagine that a party would want to miss out on $3 million, which is approximately the amount that would be lost by missing one debate, based on the cost of the 1996 conventions.

This has nothing to do with whether I think certain people should or should not participate in debates. However, I do believe that we need to have an established framework with defined ground rules to ensure fairness in the system.

Mr. Speaker, I believe this is a good bill and I look forward to pursuing this as the 2000 election heats up. I urge my colleagues to review this legislation and support its passage.

F–1 STUDENT VISAS

HON. BILL McCOLLUM

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 6, 1999

Mr. MCCOLLUM. Mr. Speaker, today I am introducing legislation to give American high schools the ability to welcome foreign exchange students into their schools without requiring them to charge tuition. I am pleased to be joined by my colleagues, Mr. FRANK of Massachusetts and Mr. PICKETT of Virginia.

It was brought to my attention that individual schools which participate in informal programs to allow foreign exchange students to attend school in the U.S. are required to charge these same students tuition. The F–1 visa is for students who seek to enter the U.S. temporarily and solely to pursue a course of study. Under existing law, even if the school and the local school district do not want to charge the student for accepting an invitation to study in the U.S., the student will not be able to receive an F–1 visa without paying the fee. In some cases, the school, which otherwise would welcome a foreign exchange student, may be deterred from allowing them to attend due to the administrative burden of administering the fee. In other cases, American schools entering into informal sister-school exchanges with a foreign school may find that they are forced to charge the foreign student tuition while the American student is attending their sister-school for free.

This tuition requirement does not apply to foreign students who come to the U.S. to study in a program designated by the Director of the United States Information Agency (USIA). These students receive a J visa and are not required to reimburse the school for the cost of their attendance. On the other hand, foreign exchange students in the U.S. under an F–1 visa are usually attending school under informal arrangements, with a teacher or parent having invited them to spend time in the U.S. as a gesture of American hospitality and goodwill. Some schools participate in informal sister-school exchanges where one of their students will go abroad and the school in turn will sponsor a foreign student here. Although these are informal, flexible, private arrangements between schools and students that are not designated by the USIA, they are no less valuable in developing goodwill and greater understanding among people of different nations. In many cases, it simply does not make sense to charge tuition to foreign exchange students simply because they have an F–1 visa rather than a J visa.

The legislation I am introducing today will give schools the ability to have the Attorney General waive the F–1 visa tuition fee requirement. Schools that certify that the waiver will promote the educational interest of the local educational agency and will not impose an undue financial burden on the agency will be able to allow foreign exchange students to attend without charging a fee. on the other hand, schools that do not want to waive the fee will still be able to collect it. This legislation will simply give schools added flexibility to sponsor foreign exchange students without limiting the right of schools to collect needed fees. I urge all my colleagues to support this legislation.

STATE OCCUPANCY STANDARDS AFFIRMATION ACT OF 1999

HON. BILL McCOLLUM

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 6, 1999

Mr. MCCOLLUM. Mr. Speaker, today I am introducing legislation, the State Occupancy Standards Affirmation Act of 1999, declaring